



Order Filed on September 5, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

Isabel C. Balboa, Esq.
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977
(856) 663-5002

In re:

MICHELLE A. RYBAK

Case No.: 22-18068-JNP

Hearing Date: August 16, 2023 10:00 am

Judge: Jerrold N. Poslusny Jr.

Chapter: 13

ORDER OF DISMISSAL

The relief set forth on the following pages numbered two (2) through two (2) is **ORDERED**.

DATED: September 5, 2023

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

THIS MATTER having come before the court for a hearing on confirmation of the debtor(s) Chapter 13 Plan or Modified Chapter 13 Plan and for good cause shown it is

ORDERED that the the above captioned case is hereby dismissed for the following reason(s):

- failure to file a feasible plan, income and/or budget statement
- failure to provide all required documents to the Trustee

IT IS FURTHER ORDERED that pursuant to 11 U.S.C. §349(b) this Court, for cause, retains jurisdiction over any additional application filed within 30 days by any administrative claimant for funds on hand with the Chapter 13 Trustee.

IT IS FURTHER ORDERED that any Order to Employer to Pay to the Chapter 13 Trustee (wage order) that has been entered in this case is hereby terminated. The employer is authorized to cease wage withholding immediately. The debtor or debtor(s) counsel is hereby authorized to serve this Order upon the appropriate parties.

In re:
Michelle A. Rybak
Debtor

Case No. 22-18068-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 06, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2023:

Recip ID	Recipient Name and Address
db	+ Michelle A. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust J ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Laura M. Egerman	on behalf of Creditor NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING laura.egerman@mccalla.com, bkynecf@rasflaw.com;legerman@raslg.com

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User: admin

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Date Rcvd: Sep 06, 2023

Form ID: pdf903

Total Noticed: 1

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing LLC laura.egerman@mccalla.com,
bkyecf@rasflaw.com;legerman@raslg.com

Phillip Andrew Raymond

on behalf of Creditor PennyMac Loan Services LLC NJ_ECF_Notices@McCalla.com, mcallaecf@ecf.courtdrive.com

R. A. Lebron

on behalf of Creditor NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor PennyMac Loan Services LLC bankruptcy@fskslaw.com

Seymour Wasserstrum

on behalf of Debtor Michelle A. Rybak mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11